

Illinois Department of Insurance

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FOR IMMEDIATE RELEASE December 13, 2019

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Illinois Department of Insurance announces the final days of ACA Open Enrollment

Illinois consumers have until December 15th to enroll in a health insurance plan at getcovered.illinois.gov

Chicago – Sunday, December 15th is the end of Open Enrollment for the Affordable Care Act (ACA) Health Insurance Marketplace. The Illinois Department of Insurance (IDOI) recommends that consumers shop now for a plan to have coverage beginning in January 2020. Multiple plans are available in all 102 Illinois counties, and in most counties, consumers have more than one carrier to choose from.

"There is still time for Illinois consumers to shop for a health insurance plan at getcoveredillinois.gov and enroll before December 15th," said IDOI Director Robert Muriel. "ACA Health Insurance Marketplace plans require coverage for essential health benefits to help provide comprehensive coverage, from outpatient and emergency room services to maternity care and preventive care."

Get Covered Illinois (GCI), is the official health insurance marketplace or "exchange" where Illinois consumers can purchase health insurance coverage and apply for subsidies from the federal government.

"Tax credits are available to help reduce the cost of monthly insurance premiums for consumers who qualify, and certified assisters or navigators can help determine eligibility for those subsidies," said GCI Executive Director Laura Pellikan.

Pellikan advises consumers to visit getcoveredillinois.gov, and click on the "make an appointment" button to access the "Get Covered Connector" tool to find a free trained and certified assister.

Consumers who were already enrolled in a marketplace plan last year, will be automatically enrolled into the same plan or a similar one offered by the same insurer for the upcoming 2020 plan year.

After December 15th, consumers will not be able to purchase insurance coverage on the marketplace, unless they have a qualifying life event, such as getting married, becoming a new parent, or losing health care coverage.

Go to the Get Covered Illinois (GCI) website to find the right health plan for you and get free assistance from a certified application counselor to help you through the process.

https://getcovered.illinois.gov/en

Visit the Illinois Department of Insurance to view the 2020 Analysis of the Illinois Exchange Plan https://insurance.illinois.gov/

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